

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

As noted in the Housing Needs Assessment, cost burden is the biggest obstacle to housing in Bloomington. The housing market is driven by the largest tenancy group in Bloomington, Indiana University students.

As outlined throughout this document, Bloomington has a need for affordable units. Our most lucrative market is student housing and our vacancy rate is very low. According to a report provided to the Monroe County Apartment Association, a survey of 112 properties including 12,096 units with an occupancy rate of 95% showed average rents to be \$953. The minimum income for a household to afford a rental unit at \$953/month would be \$38,124. Please note that according to this report, 7,626 units are at or below this amount and 4,234 are one bedroom or less, 3,003 are 2 bedrooms, 381 are 3 bedrooms and 8 are 4 bedrooms. The most expensive market is the Downtown Submarket with average rents of \$1,705 and only 118 units below the over all average of \$953 and all of them one bedroom or less. The least expensive submarket is the North Submarket with average rents of \$855 and a range of 0 - 3 bedroom units under \$953/month. However, this submarket area would require transportation to the major employment centers of Bloomington.

As outlined below, due to Bloomington's long standing rental inspection program, substandard housing exists, but only in a limited capacity and, if it is rental housing, there is a mechanism in place to require its improvement.

As outlined in our objectives below, the City of Bloomington plans work toward the creation of a wide continuum of affordable housing units to help meet the needs of the community.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

#### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	11,747	35%
1-unit, attached structure	2,602	8%
2-4 units	3,783	11%
5-19 units	9,283	28%
20 or more units	4,812	14%
Mobile Home, boat, RV, van, etc	990	3%
<b>Total</b>	<b>33,217</b>	<b>100%</b>

Table 1 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

#### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	21	0%	703	4%
1 bedroom	221	2%	6,342	32%
2 bedrooms	2,395	24%	7,800	39%
3 or more bedrooms	7,462	74%	5,119	26%
<b>Total</b>	<b>10,099</b>	<b>100%</b>	<b>19,964</b>	<b>101%</b>

Table 2 – Unit Size by Tenure

Data Source: 2007-2011 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Units assisted through the Low-Income Housing Tax Credit Program:

Development	Type of Housing	No. of Units
Bicycle Apartments	Family	77
Cambridge Square	Elderly	153
Crestline Properties	Family	45
Henderson Courts	Family	150

Orchard Glen Cooperative	Family	350
Providence Place	Elderly	57
Westplex Woods Apartment	Accessible	20
Woodbridge Apartments I	Family	30
Total		

City of Bloomington HOME Investment Partnership Assisted Units:

Development	Type of Housing	No. of Units
Amethyst House	3/4 House	5
Centerstone	SRO	18
Centerstone	Special Needs Housing	8
Middle Way House	DV Transitional Apartments	28
Middle Way House	Accessible Apartments	6
Renaissance Rentals	Accessible	11
LifeDesigns	Special Needs Housing	12
LifeDesigns	Group Home	4
LifeDesigns/Crawford Apt.	Permanently Supportive Housing	25
Patterson Pointe Senior Housing	Senior Housing	61
Rental New Construction	Family	58
Rental Rehabilitation	Family	55
Total		291

Note: Total number of units at each complex that meet this criteria. Not all units have HOME investments. Per IDIS-PR16, 95.8% of HOME assisted units serve households between 0-60% Area Median Income and 100% serve households under 80% Area Median Income.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

We do not expect any Section 8 contracts to expire in the next five years. In the next five years, affordable covenants on 77 owner-occupied properties will expire. The majority of these properties were developed by Habitat and will likely remain affordable as those property owners are less likely to move from their homes. There are sixteen rental properties with affordability covenants that will expire in the next five years. Of those sixteen, four were developed in partnership with social service agencies who will likely remain affordable. Those sixteen properties account for 52 units with social service agencies retaining 33 units.

**Does the availability of housing units meet the needs of the population?**

Bloomington has a very low vacancy rate for both owner-occupied (1.5%) and rental (3.1%). With vacancy rates so low, demand for housing is very high which drives prices up. Please see discussion below MA-15.

**Describe the need for specific types of housing:**

**Accessible housing** -- According to the U.S. Census 2010, there are approximately 5,532 persons in Bloomington who are under the age of 65 and have a disability. There are also 6,523 persons over the age of 65. While not all of these individuals will need accessible housing, many of them likely would benefit from it. The 2000 edition of the *Directory of Resources and Services for People with Disabilities* developed by the Bloomington Council on Accessibility shows 388 units and HAND's last count noted 455 units that are accessible in Monroe County.

**Affordable Housing within walking distance of employment centers** -- *A Look Inside the 2011 Bloomington Economy* by the Bloomington Economic Development Corporation shows the largest employment by section, 2009, to be Government with employment numbers of 23,081. This would include Indiana University which has an employment base of approximately 7,400 people (<http://www.iub.edu/faculty>). The second largest sector is Health Care and social assistance with employment numbers of 9,156. Most of these jobs are located in or near the Bloomington downtown. Yet, housing for the basic workers is likely out of reach due to the student housing demand which pushes low to moderate income households further out of the downtown area making them more dependent on transportation.

**Senior housing** -- There are approximately 6,523 persons over the age of 65 living in Bloomington. While the median age in Bloomington is 23.3 years due to the presence of 46,416 Indiana University students, the population is aging. Bloomington was listed in the *Top 25*

*Places to Retire* by **Forbes** in 2012, **AARP's 10 Great Small Cities for Retirement** in 2011, and **Money Magazine's Top 25 Places to Retire** in 2011. Bloomington has a lot to offer retirees; excellent theater, collegiate sports, museums, parks and many activities. Demand for senior housing continues to increase; particularly affordable senior housing. At this time, all senior housing complexes are full.

**Workforce housing** -- Bloomington has a highly educated populace with 56.6% of the population having a Bachelor's degree or higher. Median household income is \$53,046 with median income for men at \$20,548 and women at \$13,828 (<http://factfinder.census.gov>). In order to attract and maintain an accessible workforce, housing needs to be available for individuals and households that are ineligible for affordable housing programs, but below what market rate housing would require approximately 81% - 125% Area Median Income.

### **Discussion**

In order to encourage the development of housing as outlined above, objectives for the next five years will include:

Objective 1: Create opportunity for the development of affordable housing.

Objective 2: Provide financial assistance for the development or modification of housing that is accessible.

Objective 3: Create opportunity for the development of affordable senior housing.

Objective 4: Work to develop creative ways to encourage workforce housing close to employment centers.

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	119,300	166,300	39%
Median Contract Rent	491	644	31%

Table 3 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	5,216	26.1%
\$500-999	11,110	55.7%
\$1,000-1,499	2,218	11.1%
\$1,500-1,999	762	3.8%
\$2,000 or more	658	3.3%
<b>Total</b>	<b>19,964</b>	<b>100.0%</b>

Table 4 - Rent Paid

Data Source: 2007-2011 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	964	No Data
50% HAMFI	4,314	715
80% HAMFI	13,234	2,085
100% HAMFI	No Data	3,309
<b>Total</b>	<b>18,512</b>	<b>6,109</b>

Table 5 – Housing Affordability

Data Source: 2007-2011 CHAS

### Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	548	598	747	1,042	1,323
High HOME Rent	548	598	747	1,042	1,145
Low HOME Rent	548	598	718	830	926

Table 6 – Monthly Rent

**Data Source:** HUD FMR and HOME Rents

## Is there sufficient housing for households at all income levels?

Monthly Housing Cost as Percent of Income:

Income Levels	Owner-Occupied	Rental-Occupied
Less than 15%	NA	6.8%
15.0 - 19.9%	45.5%	7.2%
20.0 - 24.9%	19.1%	8.8%
25.0 - 29.9%	8.7%	8.3%
30.0 - 34.9%	7.0%	8.5%
35.0% or more	19.7%	60.4%

Source: American Fact Finder <http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=CF>

Bloomington's housing market is affected by the presence of Indiana University. Affordable housing in the core neighborhoods are prime rental property and often purchased by investors at prices that low to moderate income individuals and families cannot afford. More than twenty-six percent (26.7%) of owner-occupied households are spending more than 30% of their gross monthly income on housing costs. While we do not have specific data for owner-occupied move-in dates, 83.2% of Bloomington's households moved into their housing units after 2000. The greatest percentage of these are likely to be renters given our housing demographics, but it stands to reason that the more recently a household has purchased a home, the more likely they will spend more of their gross monthly income on their housing costs given the cost of housing available for purchase in Bloomington. Especially when you note that the 2009-2013 ACS Income in the Past 12 Months (inflation-adjusted dollars) shows that 57.1% of households in Bloomington make less than \$34,999/year.

(<http://factfinder.census.gov/>). The maximum house price a household with an annual income of \$34,999/year could afford is \$131,000 (assuming 4% interest rate for 30 years) if they are willing/able to spend the full 30% gross monthly income on housing. On March 9, 2015, a review of the properties for sale in Bloomington ([homefinder.org](http://homefinder.org)) showed 724 listings with Bloomington addresses (includes much of Monroe County outside the city limits). Three hundred thirty-three (333) properties are available for sale with listing prices below \$150,000. Of those 333 properties, fifty-four (54) are houses in the city limits with a price breakdown as

follows: below \$50,000 (0), between \$50,000 - \$100,000 (17) and between \$100,000 - \$150,000 (37).

Further, rents are driven by the student market and those units are often unaffordable for low to moderate income families. Sixty-six percent (66.2%) of Bloomington's housing stock is rental and rental vacancy rates remain very low at 3.1% (<http://factfinder.census.gov/>). According to the above table, 68.9% of the rental households spend more than 30% of their gross monthly income on housing costs. The ACS Selected Housing Characteristics shows median rent paid at \$782/month. CBRE provided a Bloomington Apartment Market Overview on January 27, 2015 that shows average rent at over \$900 and occupancy rate at about 95%. The competition for rental units in the residential core areas is significant which pushes low to moderate income households out of the walk able downtown to places where they are more dependent on transportation. Sixty-one percent (61.7%) of Bloomington residents drove along to work with a median travel time of 15.3 minutes.

**How is affordability of housing likely to change considering changes to home values and/or rents?**

Unlike much of the country, Bloomington did not significantly suffer from the housing crash. Home values and rents have remained relatively stable since the last Consolidated Plan. We do not anticipate significant changes to our market in the next five years due to home values or rents.

**How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

The Federal Office of Management and Budget decided to include Greene and Owen counties in the Bloomington Metropolitan Area (MSA) which lowered the Fair Market Rents for Bloomington in 2005. Fair Market Rents for the Bloomington MSA in 2014 are as follows:

	<b>Eff</b>	<b>1 BR</b>	<b>2 BR</b>	<b>3 BR</b>	<b>4 BR</b>
Low HOME Rent Limit	558	598	718	830	926
High HOME Rent Limit	571	624	779	1044	1145

According to a market analysis conducted by CBRE and presented on January 27, 2015, average rents for Bloomington are as follows:

	<b>Eff</b>	<b>1 BR</b>	<b>2 BR</b>	<b>3 BR</b>	<b>4 BR</b>
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Average Rents	574	734	704 - 1,068	803 - 1,192	1,973 - 2,663
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Note: Ranges are due to bathroom counts.

With demand being so high, landlords may choose to rent at market rate limiting the number of affordable rental units in the market.

### **Discussion**

See objectives outlined above.

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

This section is a discussion on the condition of housing in Bloomington. The most common condition Bloomington residents have with regards to their housing is cost burden. As that is outlined above, this section will focus on the physical characteristics of housing.

### Definitions

"Dwelling unit" means a single unit providing complete independent living facilities for one or more persons, including permanent provisions for living, sleeping, eating, cooking and sanitation.

"Residential rental unit" for the purposes of this document means any dwelling unit, rooming house, or rooming unit occupied by a person(s) other than the owner and/or their legal dependent, that has been inspected and permitted through Bloomington Municipal Code Title 16.

"Selected condition" from the US Census Housing Characteristics in the U.S. Table means one of the following: crowding, cost burden, house heating fuel, plumbing facilities, sewage disposal, water source, and telephone service.

"Standard unit" for either owner-occupied or rental use would be required to meet the definition of "Dwelling unit" and/or "Residential rental unit."

"Substandard unit" for either owner-occupied or rental use means a unit that is absent complete plumbing, bath, kitchen facilities for the exclusive use of that unit and/or is structurally unsound.

"Substandard condition but suitable for rehabilitation" means a substandard housing unit that is structurally sound and economically feasible to repair.

"Unsafe premises" means a building or structure, or any part of a building or structure that is:

1. in an impaired structural condition that makes it unsafe to a person or property;
2. a fire hazard;
3. a hazard to public health;
4. a public nuisance;
5. dangerous to a person or property because of a violation of a statute or ordinance concerning building condition or maintenance; or
6. vacant and not maintained in a manner that would allow human habitation, occupancy, or use under the requirements of a statute or ordinance;

is considered an unsafe building. Indiana Code 36-7-9-4.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,084	21%	12,051	60%
With two selected Conditions	23	0%	287	1%
With three selected Conditions	0	0%	78	0%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With four selected Conditions	0	0%	31	0%
No selected Conditions	7,992	79%	7,517	38%
<b>Total</b>	<b>10,099</b>	<b>100%</b>	<b>19,964</b>	<b>99%</b>

**Table 7 - Condition of Units**

Data Source: 2007-2011 ACS

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,127	11%	2,962	15%
1980-1999	3,364	33%	6,460	32%
1950-1979	4,041	40%	8,236	41%
Before 1950	1,567	16%	2,306	12%
<b>Total</b>	<b>10,099</b>	<b>100%</b>	<b>19,964</b>	<b>100%</b>

**Table 8 – Year Unit Built**

Data Source: 2007-2011 CHAS

## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	5,608	56%	10,542	53%
Housing Units build before 1980 with children present	669	7%	600	3%

**Table 9 – Risk of Lead-Based Paint**

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	40*		
Abandoned Vacant Units	3 (approx)		
REO Properties	Do not track		
Abandoned REO Properties	Do not track		

**Table 10 - Vacant Units**

## Need for Owner and Rental Rehabilitation

As noted in other areas of this plan, the most common condition for housing in Bloomington is cost burden. However, as housing ages and needs change, there is always a need for

rehabilitation. The City of Bloomington has provided funding for both owner-occupied and rental rehabilitation

Owner Rehabilitation -- While the situations that bring HAND applications for owner-occupied rehabilitation vary, the most common is necessary rehabilitation due to deferred maintenance, interim controls (or abatement) for lead-based paint, the need for energy efficiency or code related upgrades.

Rental Rehabilitation -- As noted above, the City of Bloomington has an extensive Residential Rental and Lodging Establishment Inspection program that inspects and permits all rental units within the city limits. Rental rehabilitation requests are typically to bring older units up to current standards so they are more marketable.

According to the ACS, Bloomington has 2,996 vacant housing units. Through the Unsafe Building Program, we track properties where unsafe Orders have been issued. HAND can issue Orders to Seal, Orders to Repair or Orders to Remove. The above noted stats are based on our Unsafe Building Program. It is our opinion that, at this time, all of the noted vacant structures could be rehabilitated.

### **Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards**

Lead is a naturally occurring element that is harmful to people when taken into the body through ingestion or inhalation. Lead can accumulate in various organs or bones and can cause serious and long-lasting physical and neurological problems. Lead can enter the body quickly in large dose or slowly over a period of time. Children under the age of six or pregnant women are most at risk for lead poisoning. According to the HUD National Survey of Lead and Allergens in Housing (January 2001), approximately 38 million homes have lead-based paint somewhere in the building. The survey also found that 25 million homes have significant hazardous conditions that are likely to expose families to unsafe levels of lead.

According to the ACS Selected Housing Characteristics, there are 17,573 housing units in Bloomington that were built prior to 1980. Bloomington was on the forefront of concern regarding the hazards of lead-based paint and, in 1972, the Bloomington Common Council attempted to outlaw the use of Lead Based Paint in rental properties through its rental inspection program. The City was sued and lost. The City adjusted its code and required that chipping and peeling paint be encapsulated which has continued through today. In 2004/2005, HAND administered a grant from the Indiana State Department of Health to determine if accepted work practices and cleaning methods are successful over time. One of the most important outcomes of this grant was the agreement from Southern Indiana Pediatrics to test all of the children in their practice at 9 months and 2 years. If the level is between 5 - 10, a

follow-up home visit is scheduled to determine where the child is being exposed to lead hazards. If it is above 10, a home visit from IU Community Health's Public Health Nurse or the Monroe County Health Department is scheduled. Most issues are resolved before the lead level gets to 10. Households that can be assisted through HAND's housing programs are referred.

## **Discussion**

The City of Bloomington Housing and Neighborhood Development Department (HAND) has four (4) licensed risk assessors to do lead risk assessments for HAND's housing rehabilitation programs. Each home is assessed. Since 2001, HAND has conducted 122 risk assessments and 30 visual assessments. Of those risk assessments, 57 showed to have unacceptable lead levels with the highest lead level of dust wipe being 79,460/ $\mu\text{g}/\text{ft}^2$ , paint chip being 42.74%, soil being 24,000 ppm. Ten of those assessments were for families with children.

### **Risk assessment steps include:**

1. Scheduling an interview. Interview questions include:
  - a. Locations where children play, sleep and eat.
  - b. Location where toys are stored.
  - c. EBLT testing results, if any.
  - d. Any visible evidence of chewing paint?
  - e. Entrances most frequently used.
  - f. Locations of any window air conditioning units.
  - g. Do any members engage in gardening? If so, where?
  - h. How often is the household cleaned?
  - i. What cleaning methods do you use?
  - j. Any recent completed remodeling or renovations? If so, where?
  - k. Was any building debris stored in the yard?
  - l. Are you planning any remodels or renovations?
  - m. Do any household members work in a lead-related industry? If so, where?  
Where are work clothes stored and cleaned?
  - n. Have there been previous lead-based paint evaluations?
  - o. Have there been previous lead hazard control activities?
2. Determine location of dust swipes (approximately 12 -14 swipes/project).
3. Retrieve paint chip samples from exterior of house and trim.
4. Collect composite soil samples. If play area, separate sample from play area.
5. Provide owner with an extensive written report of test results.
6. Each household receives instruction on how to inspect for interim control failure and how to remedy situation.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

#### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	11	312	1,319	0	1,319	258	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 11 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

#### Describe the supply of public housing developments:

Complex	Bedroom type	Number of units	Square footage
Crestmont (1967)	Eff	4	390
	1	50	486
	2 (flat)	2	729
	2	60	421
	3	66	502

	4	8	634
	5	4	734
Reverend Butler (1972)	1	32	557
	2	10	713
	3	14	991
Walnut Woods (1982)	1	26	570
	2 (flat)	4	500+
	2	14	710
	3	16	733

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

Over the last 10 years, the Bloomington Housing Authority has been rehabilitating their public housing units to modernize the units and make them more energy efficient and accessible, where possible. To date, the Bloomington Housing Authority has rehabilitated 146 of their 310 units . Project specifications include exterior paint & upgrades, complete kitchen upgrades including new appliances, bathroom remodels including new fixtures, walk-in showers, and energy efficiency improvements.

## Public Housing Condition

Public Housing Development	Average Inspection Score
Crestmont (2013)	92
Reverend Butler (2012)	90
Walnut Woods (2012)	90

Table 12 - Public Housing Condition

### Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Please see above.

### Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Bloomington Housing Authority (BHA) is committed to providing self-sufficiency services to its tenants through the Step-Up program, funded through the HUD Resident Opportunity and Self-Sufficiency (ROSS) grant, and this programming has grown over the years to include one full time and one part time staff member. There are currently 40 public housing residents enrolled pursuing educational, employment or aging-in-place goals.

The on-site Boys and Girls Club provides a substantial summer and after school program for children of all ages. The Boys and Girls Club offers after school tutoring, a garden club, an active reading and homework help program along with career explorations, a computer lab, dance and art classes, swimming, etc. During the past five years a Lego league started and has won at competition as well as a chess club with participants as young as 6 and as old as 65.

Examples of programs for residents offered in our Community Building are adult high school equivalency classes, Work Keys testing, Fall Fest and Haunted House, Family Night Out, Healthy Homes, Health and Wealth Expo, Holiday Party for all residents, Santa's Workshop to make your own gifts, Learn to Do your own taxes workshop and college entrance workshop.

The BHA owns and maintains a security camera which contributes to the reduction of crime activity on our sites. We have trained the local police department on how to use our camera system and they continue to monitor problem areas or incidents.

### Discussion:

The City of Bloomington supports the efforts of the Bloomington Housing Authority to improve the physical characteristics of the public housing units by providing Community Development Block Grant funds for rehabilitation.

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	69		109	14	
Households with Only Adults	81		50	34	
Chronically Homeless Households					
Veterans					
Unaccompanied Youth	4		9	0	

**Table 13 - Facilities and Housing Targeted to Homeless Households**

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

Bloomington has a variety of services to complement services targeted to homeless persons. Mainstream services include IU Health Bloomington Hospital (health services) Centerstone (mental health), and Work One (workforce development). However, Bloomington has a robust social service network that provides services, in addition to mainstream services, specifically targeted to homeless persons. Please see below for more detail.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

Please see SP-40 for services for homeless individuals and families.

**Facilities include:**

*Emergency Shelters:*

<b>Name</b>	<b>Beds</b>	<b>Services:</b>
Backstreet Missions	22	Faith based assistance. Provides meals, food pantry, employment referrals, working assistance program, assistance with securing housing. Severe weather nights for Men's shelter.
Inter-Faith Winter Shelter	50	Rotating low-barrier winter shelter for individuals experiencing homelessness.
Martha's House	40	Provides case management, including job coaching, money management and assistance in identifying local resources and housing options.
Middle Way House	30	Provides full complement of services to victims of domestic violence including food, clothing, hygiene supplies, case management -- to help find needed resources, legal advocacy, and childcare.
New Hope Family Shelter	18	Offers sheltering in a manner to keep families intact. Provides case management, budgeting, parenting classes, nutrition & fitness, children programs and life coaching.
Youth Services Bureau	4	Assistance in strengthening families, diverting youth from the juvenile justice system, foster positive youth development. YSB offers services which promote positive family functioning and help lay the groundwork to

		build healthy, productive individuals.
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*Transitional Housing:*

<b>Name</b>	<b>Beds</b>	<b>Services:</b>
Amethyst House -- Women	10	Provides housing services in conjunction with quality recovery services and guidance for clean, sober and healthy living.
Amethyst House -- Men	17	Provides housing services in conjunction with quality recovery services and guidance for clean, sober and healthy living.
Backstreet Missions Abundant Life	6	Faith based assistance. Provides meals, food pantry, employment referrals, working assistance program, assistance with securing housing.
Backstreet Missions Agape House - women & children	31	Faith based assistance. Provides meals, food pantry, employment referrals, working assistance program, assistance with securing housing.
Centerstone Hoosier House	10	Provides housing and services for adults with serious mental illness, Alzheimer's or dementia, persons with mental health or substance abuse disorders, and/or persons with post-traumatic stress disorder.
Middle Way House The Rise	78	Provides case management, legal advocacy, childcare, and children's programs.
Stepping Stones	9	Provides safe and supportive housing for residents, ages 16-20, to hone their skills so they can become self-sufficient. Services include case management, money management, educational assistance, job coaching, and life coaching.

*Permanently Supportive Housing:*

<b>Name</b>	<b>Beds</b>	<b>Services:</b>
Positive Link	16	Provides comprehensive case management services for all residents of HOPWA and Supportive Housing programs. Case management activities include a focus on linkage to medical care, engagement in employment readiness, nutrition services, life

		skills development, and financial education.
Centerstone Shelter + Care	10	Provide housing and services for formerly homeless individuals with mental health or substance abuse disorders.
Grant House	12	Offers case management, personal coping tools and life skills training including communication skills, housekeeping chores and hygiene.
BHA VASH	95	Combines Housing Choice Voucher rental assistance for homeless Veterans with case management and clinical services provided by the Department of Veterans Affairs.
Crawford Apartments	25	Housing first model. Provides case management, employment counseling, addictions counseling, nutrition & fitness, and life coaching. Focus on coordinating access to health care.
Crawford Homes	16	Housing first model. Provides case management, employment counseling, addictions counseling, nutrition & fitness, and life coaching. Focus on coordinating access to health care.
Rapid Rehousing	8	Provides case management and assistance in the development of a housing plan. Other services to achieve the housing plan are encouraged.

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

Many of the special needs facilities and their services are outlined above.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

See section NA-45 Non-Homeless Special Needs Assessment for information regarding special needs housing.

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

As outlined above, Centerstone, a community-based behavioral healthcare agency, provides a full range of mental health and substance abuse treatment services including housing options. Housing options through Centerstone include Shelter + Care, Hoosier House, Grant House, First Street House, Cardinal House, Hopewell Apartments, Westplex, Blair House, Fairview Apartments, and Wylie House. In addition, Centerstone operates the Recovery Center which also has housing. Centerstone is an active member of the community's social service safety net and works with the other agencies to provide services to their clients as needed.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

The City will continue many of the programs and projects outlined in other areas of this document; including the BPD Outreach Program, funding services through Community Development, Tenant Based Rental Assistance through HOME, funding for social service agencies through the Jack Hopkins Counseling Social Service Grant program (general fund), and participation in the Housing Network. See AP-20 Annual Goals and Objectives for goals for Year 1.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

NA

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Barriers to affordable housing can be broken down into two main categories; economic factors and regulatory factors.

#### **Economic Factors:**

1. There are insufficient financial resources to meet the housing needs for all persons. As outlined above, the demand for affordable housing exceeds the supply of affordable housing.
2. There are insufficient financial resources to Housing Choice Vouchers for households in need. There are approximately 695 people on the HCV waiting list.

#### **Regulatory Factors:**

1. Local factors:

Prior to the City's adoption of the Unified Development Ordinance (UDO) in 2007, the common zoning approach to creating affordable housing units was for developers, non-profit affordable housing providers and the City itself to develop affordable housing units either through the rezoning process (most typically through Planned Unit Developments) or via the variance process. Through the granting of variances and rezoning approvals, the City's Planning & Transportation and Housing and Neighborhood Development Departments were successfully able to partner in facilitating affordable single family housing units at such locations as the intersection of 9th & Fairview, in the McDoel Gardens Neighborhood, in the Broadview Neighborhood, and in the EverGreen Village Neighborhood. In addition, the granting of variances and rezonings has also assisted in the construction of multi-family housing units, most typically in the northwest and southwest sectors of Bloomington. In some of these cases, the multi-family housing units were also enabled using State of Indiana tax credits or local bond approvals.

On February 12, 2007, the City adopted a comprehensive update of its zoning and subdivision regulations commonly referred to as the UDO (Unified Development Ordinance). During the update process, Plan Commissioners and Council members indicated a strong interest in creating zoning incentives that would better allow affordable housing units to be constructed without the need for variances or rezoning approvals. This interest in streamlining the process lead to the development of the Affordable Housing Standards section of the UDO (Bloomington Municipal Code

20.05.009 AH-01). This section outlines a series of incentives for affordable housing that include: a) waiver of Plan Commission/Board of Zoning Appeals filing fees; b) waiver of right-of-way excavation permit fees; c) sewer hook-on fee waivers; d) installation of sidewalks and street trees by the City of Bloomington (often provided by HAND's curb & sidewalk program funded with CDBG); e) reduced parking requirements; f) reduced lot area standards; g) reduced lot width standards; h) reduced side yard building setbacks; and i) reduced rear yard building setbacks.

## 2. State factors:

The Indiana General Assembly has proposed and/or passed legislation that may affect, both positive and negative, affordable housing and/or housing for low to moderate income individuals and families.

- a. Indiana Code 36-7-15.1-35.5 allows for the development of a housing trust fund. As outlined by law, "(4) The establishment of a supplemental housing program under this section will do the following:
  - (A) Benefit the health and safety, morals, and welfare of the county and the state.
  - (B) Serve to protect and increase property values in the county and the state.
  - (C) Benefit persons of low and moderate income by making affordable housing available to them."

While the development of an affordable housing trust fund is an appropriate vehicle to supplement the development of affordable housing, the current law requires that it be used for households that are at or below 80% Area Median Income duplicating HUD income guidelines. Households who are between 81-125% Area Median Income may not have affordable housing choices available to them and there is no mechanism to help develop housing for this market. In addition, the state law allows the County to adopt an ordinance that allows the Recorder to charge a fee of \$2.50 for the first page and \$1.00 for each additional page of each document the Recorder records to fund an established affordable housing fund under IC 5-20-5-15.5 as a dedicated revenue source for Housing Trust Funds. Sixty percent (60%) of the money collected shall be distributed to the units in the county that have established an affordable housing fund. Forty percent (40%) of the money collected shall be distributed to the treasurer of state for deposit in the affordable housing and community development fund established under IC 5-20-4-7 for the purposes of the fund. Last year, the Monroe County Recorder recorded 82,288 pages so revenue would be estimated

at \$82,288 with \$32,915 going to the State and \$49,373 to be divided between the city and the county based on population. Monroe County has not adopted an ordinance to charge these fees.

- b. 2015 House Bill 1300 -- This Bill proposes amending IC 36-1-3-8.5 as follows:  
"Sec. 8.5. A unit may not adopt or enforce an ordinance that requires or would have the effect of requiring a landlord to participate in: (1) a Section 8 program of the federal Housing Act of 1937 (42 U.S.C. 1437f); or (2) a similar program concerning housing." This Bill passed the house on February 12, 2015 and has been referred to the Senate. This Bill would effectively change Home Rule to prohibit inclusionary zoning ordinances.
- c. 2015 Senate Bill 415 -- This Bill proposes amending IC 32-30-10.5-12 as follows:  
"Sec. 12. This chapter does not apply to a mortgage that is serviced by a mortgage servicer that is subject to the requirements of 12 CFR 1024.39, 12 CFR 1024.40, and 12 CFR 1024.41." This Bill could significantly reduce the number of settlement conferences performed which would negatively impact both housing and neighborhoods. According to the Indiana Judicial Branch:
  - Of the conferences that take place in these pilot counties, 52.9 percent have resulted in a workout and 45.0 percent have resulted in foreclosure (with approximately 1 to 4 percent of borrowers still negotiating with their lenders at any given time in the process).
  - It has been estimated that each averted foreclosure saves local communities and stakeholders around \$40,000. Using this figure, from April 2010 through February 2015, the MFTCAP has preserved more than \$287 million of value in Indiana communities.This Bill passed the Senate on February 17, 2015 and has been referred to the House.

Please refer to the *Analysis of Impediments to Fair Housing* for further information on regulatory barriers.

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

The City of Bloomington's Economic & Sustainable Development Department's mission is to enhance quality of life for citizens by administering strategic programs and initiatives which foster and environment where businesses may thrive and retain and create new, quality jobs.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	56	182	0	1	0
Arts, Entertainment, Accommodations	2,553	6,339	18	20	2
Construction	501	945	4	3	-1
Education and Health Care Services	2,819	7,911	20	25	5
Finance, Insurance, and Real Estate	815	1,891	6	6	0
Information	376	966	3	3	0
Manufacturing	1,634	1,815	12	6	-6
Other Services	629	1,463	4	5	0
Professional, Scientific, Management Services	1,017	1,672	7	5	-2
Public Administration	0	0	0	0	0
Retail Trade	1,872	5,198	13	16	3
Transportation and Warehousing	361	192	3	1	-2
Wholesale Trade	438	701	3	2	-1
Total	13,071	29,275	--	--	--

**Table 14 - Business Activity**

**Data Source:** 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	38,031
Civilian Employed Population 16 years and over	35,093
Unemployment Rate	7.73
Unemployment Rate for Ages 16-24	15.08
Unemployment Rate for Ages 25-65	4.08

**Table 15 - Labor Force**

Data 2007-2011 ACS  
Source:

Occupations by Sector	Number of People
Management, business and financial	10,525
Farming, fisheries and forestry occupations	1,424
Service	4,360
Sales and office	7,115
Construction, extraction, maintenance and repair	1,145
Production, transportation and material moving	1,083

**Table 16 – Occupations by Sector**

Data 2007-2011 ACS  
Source:

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	28,836	89%
30-59 Minutes	2,360	7%
60 or More Minutes	1,159	4%
<b>Total</b>	<b>32,355</b>	<b>100%</b>

**Table 17 - Travel Time**

Data 2007-2011 ACS  
Source:

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	726	203	819
High school graduate (includes equivalency)	2,639	266	1,259
Some college or Associate's degree	4,203	412	1,669
Bachelor's degree or higher	13,138	301	3,276

**Table 18 - Educational Attainment by Employment Status**

Data 2007-2011 ACS  
Source:

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	65	84	108	226	350
9th to 12th grade, no diploma	500	471	247	612	380
High school graduate, GED, or alternative	6,890	1,299	835	2,030	1,604
Some college, no degree	23,828	2,097	1,064	1,860	1,250
Associate's degree	493	514	290	468	145
Bachelor's degree	3,669	4,148	1,596	2,377	765
Graduate or professional degree	173	3,227	1,913	3,473	1,833

**Table 19 - Educational Attainment by Age**

Data 2007-2011 ACS  
Source:

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	13,750
High school graduate (includes equivalency)	18,378
Some college or Associate's degree	24,806
Bachelor's degree	28,571
Graduate or professional degree	37,518

**Table 20 – Median Earnings in the Past 12 Months**

Data 2007-2011 ACS  
Source:

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

Based on the Business Activity table, the two top major employment sectors are *Education and Health Care Services* (2,819) and *Arts, Entertainment, Accommodations* (2,553); however, according to the Bloomington Economic Development Corporation's Economic Dashboard ([http://www.comparebloomington.us/econ\\_dashboard.php](http://www.comparebloomington.us/econ_dashboard.php)) the largest employment sector in Bloomington is Government (26,111). Given that one of the largest employers in Bloomington is Indiana University with more than 6,400 faculty and staff is more realistic.

**Describe the workforce and infrastructure needs of the business community:**

Bloomington has a highly educated workforce with 54.8% of persons age 18 and over have a bachelor's degree or higher. During the economic development focus group and key informant surveys, soft skill development was noted.

Business infrastructure includes a plan for daily operations, processes and human resources. According to the Community Survey conducted from September - December 2014, the greatest economic development need in Bloomington is job creation/development followed by job training and recruitment of employers. The Community Survey also indicated the need for support for small businesses, assist businesses with job training, and support technology based businesses.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period.**

**Describe any needs for workforce development, business support or infrastructure these changes may create.**

In June 2011, the City of Bloomington purchased 12 acres in its Certified Technology Park from Indiana University for development as a technology employment center. The Economic & Sustainable Development Department undertook a master planning process for the development of the Park (<http://bloomington.in.gov/media/media/application/pdf/15735.pdf>). The City will invest significant resources into this Park in the form of infrastructure and business incentives to fully develop its potential.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

As noted above, there is a need for soft skill development for the local work force. WorkOne South Central provides training and educational opportunities to job seekers in the area. These opportunities include training on soft skills, writing, CPR, and technology such as basic computer skills, Microsoft Office, and Adobe.

While Bloomington has a highly educated population with 54.8% of adults having at least a bachelor's degree, many of the life science jobs have specific training needs which a cooperative program with IVY Tech Community College is working to fill. IVY Tech is the third fastest growing community college in the nation for its size. IVY Tech and the Monroe County Government partnered to create the Indiana Center for Life Sciences to help fill the needs of local life science employers by providing to the local workforce to meet their needs.

In addition to being the home for Indiana University, Bloomington's business community has a concentration of life science industries that is six times greater than the U.S. average. As noted above, the City of Bloomington is working on the development of 12 acres to support technology businesses. Indiana University's School of Informatics and Computing invests in student-led technology businesses that could lead to opportunities that could grow in the Tech Park.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

See above.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

No.

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

See information above regarding the development of the Certified Technology Park.

**Discussion**

The City of Bloomington does not use its federal funds to do economic development. The City of Bloomington's Economic and Sustainable Development Department works to create economic opportunity using a variety of tools including Sustainable Development Incentives, Tax Abatement, credits and assistance available through the Bloomington Urban Enterprise Association, Certified Technology Park incentives, Community Revitalization Enhancement District (CRED) incentives, and Tax Increment Financing Districts.

## **MA-50 Needs and Market Analysis Discussion**

**Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

There is no geographic area of the city where there is a concentration of housing with multiple housing problems. The City of Bloomington has run a residential rental inspection program since 1972. This program requires that all rental units be maintained to a minimum standard. This inspection program has limited the housing problems substantially throughout the city.

Concentration, for the purposes of this document, is defined as any low-income tract where the population of any minority group is ten percent (10%) more than the citywide proportion. Please note that tract 201 has a slightly concentrated population of Asian residents as compared to the citywide proportion. Indiana University's main campus is located in tract 201 and the residents of that tract would be IU students.

**Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

No. See attached maps marked as Exhibit B.

**What are the characteristics of the market in these areas/neighborhoods?**

While Bloomington, as all city's, have areas/neighborhoods where housing is more affordable, we do not have areas that are completely dilapidated. Bloomington does have, however, spot blight. Those structures are handled through the City's Unsafe Building Program also administered by HAND.

**Are there any community assets in these areas/neighborhoods?**

Every area/neighborhood in the City of Bloomington has some community assets. Examples would be:

- Northwest quadrant -- The Boys & Girls Club has a program site located at the Bloomington Housing Authority. It should also be noted that the Boys & Girls Club recently purchased a building adjacent to the Bloomington Housing Authority that it plans to develop to expand its programming in the area. It also will house other social service programs such as Catholic Charities. The Community Kitchen has an express site for free meals. Girls Incorporated runs its program to inspire girls to be strong, smart and bold.

- Northeast quadrant -- This section of the city is predominately Indiana University. Indiana University, in addition to being a respected university, is a large employer in Bloomington.
- Southwest quadrant -- Community Kitchen's main facility provides free meals from this quadrant of the city. Mother Hubbard's Cupboard, a food pantry, is also located in this area. The Broadview Learning Center provides adult education including free English as a Second Language (ESL) classes.
- Southeast quadrant -- Middle Way House, a program for victims of domestic violence, is located here. Along with Boys & Girls Club's main facility and the Habitat Restore.

**Are there other strategic opportunities in any of these areas?**

Strategic opportunities include:

- Northwest quadrant -- the development of the Certified Technology Park creates opportunity for increased entrepreneurial and employment centers. There is also possible opportunity for affordable senior housing and/or workforce housing.
- Throughout the city, opportunity exists to increase affordable housing through a number of strategies including: 1) rezoning to increase density allowances, allowing accessory dwelling units, opportunities for housing for special needs populations such as another permanently supportive housing complex, etc.